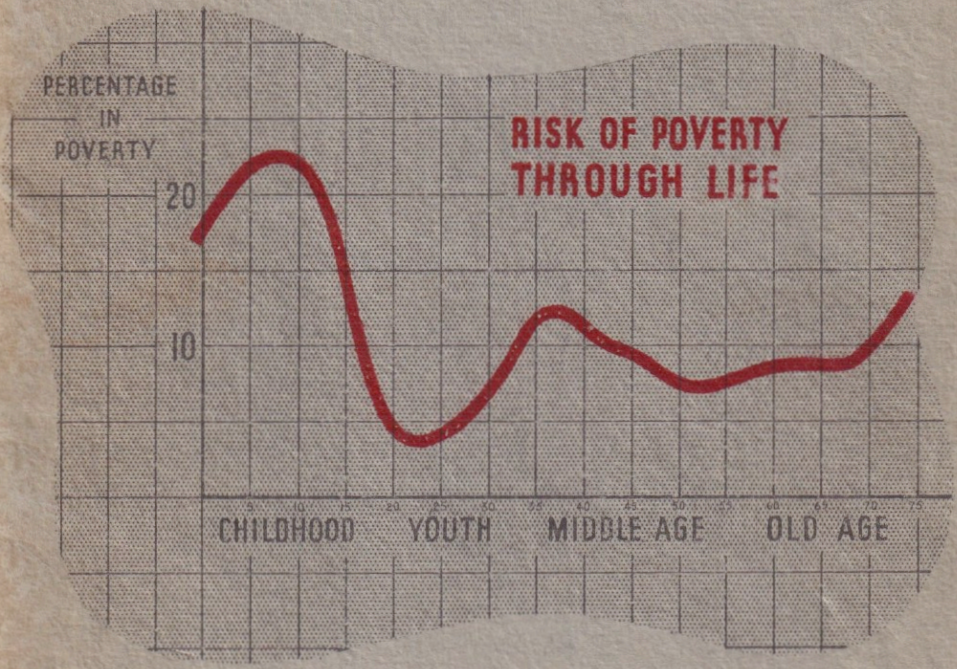
THE STANDARD of LIVING IN BRISTOL



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UNIVERSITY OF BRISTOL SOCIAL SURVEY

THE STANDARD OF LIVING IN BRISTOL

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A PRELIMINARY REPORT OF THE WORK OF THE UNIVERSITY OF BRISTOL SOCIAL SURVEY

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ARROWSMITH
1938

PRINTED IN GREAT BRITAIN BY
J. W. ARROWSMITH LTD., QUAY STREET AND SMALL STREET, BRISTOL

FOREWORD.

THE present publication is a preliminary report dealing with certain important aspects of a more comprehensive Social Survey of Bristol which is nearing completion. The Survey has been made possible by the Colston Research Society (for the Promotion of Research in the University of Bristol) which has assumed entire financial responsibility. Its inception in some measure was due to a strong appeal made at the annual dinner of the Society in 1934 by Dr. Julian Huxley for more research in the social sciences. As the result of a special effort the necessary funds were raised and a joint committee of the University and the Society was set up, with two co-opted members of the City Council. The University undertook responsibility for the conduct of the research work, and the appointment of the Survey staff. Mr. Tout, as Director of the Survey, has supervised the work throughout.

The extension of its interest to social research is an important development in the history of the Colston Research Society, and it is fitting that a start should have been made by undertaking a Social Survey of Bristol. There are many important reasons for making such a survey and the research will be both useful and interesting to various sections of the community. Students of the social sciences collect their material from such sources and in carrying out these investigations valuable training is afforded in the application of scientific methods and analysis in this field. It provides both the laboratory and the data. All persons responsible for government and administration find in the body of information collected in this way a reliable picture of prevailing conditions and therefore a useful guide to future policy. It is particularly fortunate that a Survey should be made in a prosperous town

at a moment of general prosperity. Moreover, the area surveyed is subject to one local governing body, so that the study of the social services is largely freed from the difficulties that beset it where there are a great many local authorities. At a moment when the nutritional problems are so much to the fore, another local study of the distribution of family income is to be welcomed.

A further purpose of a local survey is to set before the public a true picture of conditions as they actually exist. Such knowledge has been found in other areas to quicken public interest in social problems, and to help to raise their discussion on to a higher plane. The influence of some past surveys has been felt for many years, and they have contributed their share to the shaping of our social legislation.

The preliminary report confines itself to findings on the standard of living of Bristol. A great deal of the information collected by the Survey touches other subjects and not even all that concerns the one on hand is used here. In the final report the analysis will be pressed further and the full explanation of the methods used must wait till then. In addition it will contain studies of a large number of other subjects based upon the household inquiry and upon information specially collected. These will include a survey of the trends of population in Bristol, some study of differential fertility, an account of housing conditions and problems of new estates, and an analysis of the regular weekly outgoings of working-class families on such items as life insurance and house purchase, etc. Special attention will be given to the operation of the social services and the kind of analysis foreshadowed on page 48 of this report will be greatly elaborated. A general estimate of the cost of all social services, national, local and voluntary, will be given and some attempt made to estimate the methods by which these costs are met. Bristol charities and voluntary bodies have been specially studied and it is hoped to include also chapters relating to the problems of special groups such as the unemployed and the aged.

The tabulation of the data collected in the household inquiry has been done mechanically by means of punched cards in the offices of the British Tabulating Machine Company in Bristol. This has made it possible to explore the data most thoroughly, and has resulted in many tables (such as Table VII) which could hardly have been constructed if the work had had to be done by hand. Our thanks are due to the Company, which has given invaluable help and has interpreted its contract most generously.

W. Hamilton Whyte,
Professor of Economics
in the University of Bristol.

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NOTE ON TABLES.

It may be noticed that sometimes the figures in a row or column do not appear to add up to the total given. The reason is that each figure has been rounded up or down to the last digit shown. Also, the number of families in each table is not always the same, nor do the sections necessarily add up to the total figure. The discrepancy is due to the fact that for certain families information on the characteristics tabulated was not available. See Appendix II.

INTRODUCTION.

THIS report is concerned only with incomes which fall below middle-class levels, and consequently it covers four-fifths of all Bristol families. Its purpose is to study the standard of living in Bristol. How many families just exist and how many live ?

It shows that on the whole the typical Bristol family is fortunately placed, and probably better off than the families of many other towns. It is estimated that there are perhaps 12,000 families in the Survey area which are very comfortable by the prevailing standards in the classes covered. These standards, however, are not high ones. At the other end of the scale there are estimated to be 11,000 families in poverty. Between these two extremes come two other groups. There are 56,000 families whose standard of living is so commonplace as to provoke no special remark. They are the typical Bristolians, and some have a small margin for saving or for pleasure if they are frugal. Beneath them come 21,000 families who, whilst not in poverty, have a hard struggle, and whose lot is far from comfortable. There are perhaps 40,000 people in the area living in actual poverty, and among them a disproportionate number of children, so that one out of five working-class children comes from a home that is unable to give it a fair start in life. This is true of Bristol in prosperity.

The meaning which is attached to the four levels of living distinguished above will be discussed first of all, then the way in which these estimates have been made will be explained. The standard of living of the families covered will then be contrasted with other factors which throw some light upon the reasons for it, and teach useful lessons to those who wish to find means of ameliorating it. The apparent causes of poverty will then be examined, and finally some further

attention will be paid to the composition of the groups living at the different levels.

The object throughout is to paint a rounded picture, and not to dwell unduly either upon the black spots or the bright ones. The methods of the Survey assure that conditions are viewed in a proper perspective. To complete the picture for all Bristol it would have been necessary to extend the study to the upper middle classes and beyond. This has not been done, but the general facts about the distribution of income in modern industrial countries are well known. A very small number of very rich enjoy a large fraction of the national income, and even ordinary middle-class incomes are enjoyed by an astonishingly small proportion of the occupied population. For the years 1929 and 1935, in Great Britain and Northern Ireland, Mr. Colin Clark has estimated that of those receiving incomes, one-tenth, with incomes of over £250 a year, took just under half of the total national income. Thus the prosperous clerk who earns more than £5 a week is in the upper tenth. Such facts are still apt to come as a shock to those who have not studied the subject. The Survey is concerned only with the lower nine-tenths.

BRISTOL IN 1937.

THE inquiry on which this report is based was conducted in the summer of 1937 and lasted from May to October. The date coincides roughly with the peak of the revival of business in the country which started in 1932. Most of the business indicators show that activity began to fall off in the middle of 1937. Unemployment reached its lowest recent level in Bristol in September, 1937, when the six local employment exchanges reported that 11,651 unemployed were registered with them. About five years before the number had touched a peak of 27,806 in January, 1932. While unemployment had been falling, the population of working age had been increasing, so that there probably never was a time in the history of Bristol when there were so many employed as there were in

the summer of 1937. The number of insured men 21 and over employed may be estimated at approximately 69,000 in July, 1929, at 59,000 in July, 1932, and at 82,000 in July, 1937.

Bristol is a town depending on a large variety of industries, many of them relatively sheltered. There are probably few large towns where the general standard of living has been as high, or as secure. A certain elasticity in her industrial structure contributes notably to the comparative well-being of her citizens. The recovery period witnessed one of those striking changes in the balance of her industries which is a sign of the continued virility of her economic life. It was the rise of the aeroplane-manufacturing industry. In July, 1929, there were only 4,010 men 21 and over insured who were classified by the Ministry of Labour as belonging to the motor vehicles, cycles and aircraft group of industries. In July, 1937, there were 10,880. This number is exceeded only by the building trades and the distributive trades, both with about 12,000 insured men. 11·7 per cent. of all insured men in 1937 belonged to the aircraft group. The effect of so great a change calls for special study. It is cited here merely as an illustration of the elasticity of Bristol industry, the prosperity of which so greatly influences the amount of poverty in the town.

It may be said therefore that the results which are set forth in this report are typical of the conditions in a boom. In a period of slump the picture would be very different, and blacker than it was at the time that the Survey was made.

THE STANDARD OF LIVING

It was impracticable to study the standard of living by an inquiry into family expenditures. In this report, therefore, we measure the standard of living of each family by comparing its income with its "needs." Knowledge of the income of a family alone tells us nothing about its standard. We could not, for example, say that the standard of living of a man had gone up because his income rose from 50s. to 60s. a week,

unless we knew that none of his other circumstances had changed. If he had obtained the wage increase on the day of his marriage it is quite possible that he was worse off after he had received it than before. We cannot say anything about the standard of living of a family unless we know both its income and its needs.

For a statistical investigation "needs" must have an exact numerical definition. We could choose any level as a standard, but it is preferable in statistical practice to choose a level that is very low. Once a standard is chosen the income of any family may be related to it. We can say Family A is 50 per cent. above the standard, and Family B is 75 per cent. If we choose our standard so that it roughly represents poverty, the interpretation of our results is easier than if we select some other level. Moreover, it is much simpler to define the goods that are needed by families of different sizes, living at a poverty level, than it is when the standard is higher, and there are many more alternative budgets possible. Accordingly we set ourselves the question—what are the minimum requirements of families of different types?—and use the results of this inquiry to analyse statistics of family income.

Poverty can be described, it cannot be defined. Ideas as to what constitutes poverty vary from generation to generation. What we consider squalor to-day might have passed as something less fifty years ago. What one man calls destitution, another, more hard-shelled, might call moderate want. There can in the nature of things be no rigorous scientific definition of poverty. Some would say that to-day anyone is in poverty who cannot provide himself with enough food to keep himself in perfect health, able to work and resist disease to his full capacity. Others would say poverty only starts when the food consumed falls to such a level that there is danger of outward symptoms of malnutrition appearing. There is no complete unanimity among physiologists as to the food required either to provide an optimum diet, or to prevent clinical signs of malnutrition. However, thanks to the work

of several authoritative committees, there do exist approximate standards of food requirements which are suitable for our purpose, and far more nearly scientific than any of the other allowances can be. The physiological need for clothing might perhaps be met by a couple of blankets crudely fashioned and wooden clogs. Such a standard, even if medically satisfactory, would conventionally be most unsatisfactory, and the science of psychology cannot come to our help.

Enough has been said to indicate that the definition of poverty is largely a matter of judgement. In describing it for the purposes of the Survey we have striven to make the definition one that will command the widest assent. With this in view the tendency has always been, when in doubt, to choose the lower of two alternatives, so that all will agree that families below the standard are certainly inadequately provided for. But the standard is used to judge all incomes, and its precise level is not of great importance. Those who think it too low or too high can make their own adjustments, for the tables will show what proportion of families fall within 10 per cent. of it and so on. For this reason it is perhaps better to call the standard a datum line, or a "standard of minimum needs," rather than a poverty line.

THE MINIMUM STANDARD.

Every family needs shelter, warmth, light, food, clothes, and some cleaning materials. Sometimes expenditure on travel to work is necessary, and nearly all earners are compelled by law to contribute to unemployment and health insurance. These are the only items for which we make allowance in the minimum standard. In the case of rent, travel expenses and compulsory insurance contributions each family is allowed its actual expenditure. It would be impracticable to set a standard rent for families of each different size. Often it is impossible to find vacant accommodation at any given rent. In practice families have very little choice as to where they shall live, and so, following the custom of earlier social surveys, rent, expenses of

travelling to work and statutory insurance deductions have all of them been subtracted from the income of a family before the comparison with the standard is made. It is therefore the net income of each family which is compared with minimum needs.

The details of the allowances will be found in Appendix I and a full explanation of them will be published in the final report of the Survey. Here it is only necessary to indicate the standard of living which they permit.*

Food.—The British Medical Association set up a committee, which reported in 1933, "to determine the minimum weekly expenditure on foodstuffs which must be incurred by families of varying size if health and working capacity are to be maintained." It is the dietary recommended by that committee which is used. It is described as an adequate diet on which health and working capacity could be maintained over prolonged periods, and is said to be a typical diet as commonly used by the working classes in receipt of adequate wages. The diet has been criticised for not providing a sufficiently large allowance of milk, particularly for children over six. Adults are allowed a quarter of a pint, children aged 6—10 half a pint, and children aged 5 and under a pint daily. The Ministry of Health Advisory Committee on Nutrition and the League of Nations Technical Commission both suggested higher milk rations, and Mr. R. F. George has put forward a modification of the B.M.A. diet to include them. It was decided, however, not to use this. Mr. Rowntree, on the other hand, has given a dietary which provides the same calories and proteins as the B.M.A. diet at considerably lower cost. It is even more vulnerable to the milk criticism and it, too, has been rejected.

* It may be said that the Survey standard was devised especially, but that it follows Mr. R. F. George's standard as closely as may be and in sum is very nearly equal to it. It is definitely lower than Mr. Rowntree's minimum standard, from which its details differ considerably. The latter provides for more needs than the Survey does, but uses a less costly diet. See B. S. Rowntree, *The Human Needs of Labour*, London, 1937, and R. F. George, "A New Calculation of the Poverty Line," *Journal of the Royal Statistical Society*, 1937, vol. c., part I, p. 74.

An idea of the provision made can be obtained by studying the diet allowed a man :—

B.M.A. SUGGESTED ADULT RATION FOR ONE WEEK.

(Male 14 years or over engaged in moderate work.)

	1937 Bristol Price.	Cost.
1 lb. Beef	at 6d. per lb. ..	6d.
½ lb. Minced Meat ..	,, 6d. ,, ..	3d.
½ lb. Bacon	,, 10d. ,, ..	5d.
½ lb. Corned Beef ..	,, 8d. ,, ..	4d.
¼ lb. Liver (Ox)	,, 8d. ,, ..	2d.
2 oz. Eggs	,, 1s. 6d. per doz. ..	1½d.
½ lb. Cheese	,, 8d. per lb. ..	4d.
1¾ pints Milk	,, 3¼d. per pint ..	5¾d.
¼ lb. Fish	,, 8d. per lb. ..	2d.
¼ lb. Butter	,, 1s. 1d. ,, ..	3¼d.
1 oz. Suet	,, 8d. ,, ..	½d.
¼ lb. Lard	,, 9d. ,, ..	2¼d.
7¼ lbs. Bread	,, 4 lbs. for 8½d. ..	15½d.
1 lb. Sugar	,, 2½d. per lb. ..	2½d.
¾ lb. Jam	,, 5d. ,, ..	3¾d.
5 lb. Potatoes	,, 1·11d. ,, ..	5½d.
¼ lb. Peas (dried)	,, 3d. ,, ..	¾d.
¼ lb. Tea	,, 1s. 10d. ,, ..	5½d.
½ lb. Oatmeal	,, 3d. ,, ..	1½d.
¼ lb. Rice	,, 3d. ,, ..	¾d.
½ lb. Syrup	,, 4½d. ,, ..	2¼d.
1 lb. Cabbage	,, 1½d. ,, ..	1½d.
¼ lb. Beans (Butter) ..	,, 3½d. ,, ..	¾d.
½ lb. Barley	,, 3d. ,, ..	1½d.
Fresh Fruit and Green Vegetables	.. .. ..	7d.
		88d.
	Cost ..	7s. 4d.

Daily intake :—

Calories	3,386
Carbohydrates	494 grams.
Fat	101 ,,
Protein	99 ,,
First Class Protein	50 ,,

Information on prices was collected from many sources in May and June, 1937, and care was taken to avoid pricing the foodstuffs extravagantly. There is no doubt that foodstuffs containing the necessary calories, proteins and the like could then be purchased at the prices named. The meat prices make allowance for the fact that a part of the week's supplies can be bought cheaply on Saturday nights.

Clothes.—The clothing allowances presented the greatest difficulty. Extensive inquiries were made, and it was found that it costs less to clothe a woman than a man. Very often second-hand clothes can be purchased quite cheaply in jumble sales, and although the allowances seem small, many persons in Bristol spend less than this amount on clothes in a year. A budget showing how a man might clothe himself, even with new clothes, for 73s. a year is printed below. He would have to wear his clothes with great care if they are to last the time ascribed to them, and he would have to repair his own boots.

	s.	d.
1 Suit for 4 years at 36s.	9	0
3 Pairs of Trousers for 2 years at 6s.	9	0
2 Sports Coats for 3 years at 10s.	6	8
1 Pullover for 2 years at 4s.	2	0
1 Overcoat for 4 years at 36s.	9	0
3 Shirts at 3s.	9	0
3 Vests for 2 years at 2s. 6d.	3	9
3 Pairs of Pants for 2 years at 2s. 6d.	3	9
6 Pairs of Socks at 9d.	4	6
1 Pair of Braces		6
Handkerchiefs	1	0
Boots, including repairs say 2 pairs at 12s. 6d. every 3 years, and repairs at 5s. 6d. a year.	13	10
1 Cap	1	0
	73	0

The budget is only given as an illustration to make the standard more vivid. In practice a man would probably buy some items second-hand. For clerks and black-coated workers

an extra allowance is made, and a suggestion of Professor Bowley's that it is not reasonable to expect young women at work to restrict themselves to a bare minimum allowance has been adopted.

Fuel.—Previous surveys have usually made an allowance of the equivalent of 1¼ cwts. of coal a week for a family, but this has been slightly increased. The reason is that many poor families, particularly those in council houses, are unable to use coal for water-heating or cooking and must use gas. An average weekly consumption of coal throughout the year of ¾ cwt. is allowed for (1s. 6¾d.) and 1s. 5¼d. a week for gas, which (after allowing for the refund) will purchase 385 cubic feet of gas at the rate at which it was supplied through penny-in-the-slot meters. This consumption is slightly below the average (1s. 7½d.) in a certain test street on a council estate, details of which were kindly supplied by the Bristol Gas Company.

Light.—Following Mr. R. F. George's suggestion the allowance is an average of twenty hours a week burning a 60-watt light. At the rate at which electricity was sold through slot meters the average cost of this was 7·7d., and 0·3d. is allowed for lamp renewals (one a year). This estimate is approximately equal to average consumption in a test street on a council estate (7·8d.), and lower than the average of three test streets in Easton (9·4d.), details of which were kindly supplied by the Bristol Corporation Electricity Department.

Cleaning.—The allowance follows Mr. R. F. George's suggestion. It allows for a pound bar of soap and 2d. a week extra for scouring materials for the whole family.

It will be observed that the minimum standard makes no allowance whatever for sickness, savings, for old age or burial expenses, holidays, recreation, furniture, household equipment, tobacco, drink, newspapers or postage. In practice families whose income is below the standard do not forego all expenditure on these items, but everything they spend on them is at

the expense of the meagre allowances made for the basic necessities. The "needs" of each family are built up by adding the food and clothes allowances for each person, which depend upon the age, sex and occupation of the person, to the scaled family allowances for fuel, light and cleaning. Table I gives examples of the effect of the calculation :—

TABLE I.

EXAMPLES OF STANDARD NEEDS.

Family consisting of :—	Family needs per week exclusive of rent.
	s. d.
Man alone	12 9
Woman alone	11 4
Man and wife	20 3
Man, wife, child under 5	24 4
Man, wife, child 5–9	25 6
Man, wife, child 10–13	27 4
Man, wife, two children 5–9 and 10–13	32 10
Man, wife, three children 0–4, 5–9 and 10–13	37 8
Man and wife 65 and over	14 8
Man alone 65 and over	9 5

This scale of needs represents a higher standard than the scale of the Unemployment Insurance Acts, the Unemployment Assistance Board, or the Public Assistance Committee. Such relief scales are limited by considerations which are irrelevant to the purpose of a needs standard. No relief authority is prepared to pay to a man more than he can earn when he is in work. If his family is large and his earning capacity low, he is necessarily in poverty whether he is at work or on relief. The needs standard is used to test earnings, and would fail in its purpose if it took into consideration, as a relief scale must, the usual wages a man can earn. A family consisting of a man, wife and two children (5–9 and 10–13), living in a house which costs 7s. 6d. a week, have total needs, including rent, of 40s. 4d. Unemployment benefit was 32s. Unemployment assistance

was 32s.* (for children 5–7 and 11–13) and public assistance 30s.† (with an additional 2s. allowance for fuel and light from 1st November to 30th April).

Equipped with a scale of needs, it is easy to measure the standard of living of any family with reference to it. From the number of persons in the family and their ages, it is possible at once to calculate needs.‡ The income which is compared with needs is the net income after rent, cost of travel to work, and statutory insurances have been deducted. The difference between net income and needs is then expressed as a percentage of needs. For example, suppose a family consisting of a man earning 88s., his wife, and three children aged 12, 8 and 4 live in a house costing 10s. a week for rent (including rates), and that the head of the family spends 1s. 1d. a week on travel to work. The calculation runs :—

	s.	d.		s.	d.
Gross Income ..	88	0	Needs :—		
			Man—Clothes ..	1	5
			Food ..	7	4
Less Rent ..	10	0	Woman—Clothes ..	1	1
Insurance	1	7	Food ..	6	3
Travel	1	1	Child, 12—Clothes		10
	12	8	Food ..	6	3
			Child, 8—Clothes —		8
Net Income	75	4	Food ..	4	7
			Child, 4—Clothes ..		5
			Food ..	3	8
			Fuel	3	6
			Cleaning		9
			Lighting		11
				37	8

	s.	d.
Net Income	75	4
Needs	37	8
Excess over needs	37	8

Thus this family is living 100 per cent. above the needs standard.

* A discretionary allowance on account of the rising cost of living might now raise this figure a shilling or two.

† In August, 1937, public assistance was raised 12½ per cent. to 33s. 9d. and in October, 1938, new scales went into force which again raised the allowance.

‡ See Appendix I.

THE METHOD OF THE SURVEY.

THE area covered by the Survey includes the whole of the built-up area round Bristol, and stretches beyond the city boundary at many points. The Survey area contained in 1931 a population of 434,000, while the city (within its 1937 boundaries) contained at that date a population of 404,000. For 1937 an estimate based on the Registrar-General's mid-year figures gives 452,000 for the Survey area, and 415,000 for Bristol.

It was obviously impracticable to obtain information about every family in this area, but experience has shown that extremely reliable results can be achieved by investigating a sufficiently large sample of them. If great care is taken to assure that the families selected for investigation are chosen completely at random, and if a large number of families are included, there is very little likelihood that the characteristics of the sample will differ materially from the characteristics of the general population.

The families studied were confined to the working classes and lower middle classes. If the upper middle classes had been included, the difficulties of the work would have been greatly increased, and no substantial compensating benefits would have been achieved. The families of all manual workers were included, regardless of the income of their heads, but only the families of lower-paid black-coated workers were included, those whose heads had an income of less than £5 a week. Substantially, therefore, the sample represents the population which the Unemployment Insurance Acts and the National Health Insurance Acts aim to protect. It includes small shopkeepers, and others working on their own account, who fall outside the ambit of the social services. It omits vagrants, the occupants of lodging-houses, almshouses and institutions. It must be remembered in studying the results that they are all expressed as proportions of the population thus defined, and not of the whole population. The families excluded represent about a fifth of all the families in the area. Four-fifths

of all families therefore fall within the scope of the investigation. Hereafter the words "working class" will be used in the special sense of the classes covered by the Survey.

The sample was selected by taking every twentieth address in the Register of Electors. If more than one family lived in a house all of them were included in the sample. Families found to be "middle class" according to the Survey definition were then excluded. This, more often than not, could only be done after a visit had been made to the house. If a family refused information no other family was included to take its place. If this rule had not been laid down, there would have been danger of introducing a distinct bias into the results, for it is probably true that the lower the income of a family the less reluctant are its members to give information, and had investigators been allowed to substitute other families for those refusing there would have been a natural tendency for them to go to those most responsive. Actually very few refusals were met with and over 93 out of every 100 families approached gave a substantial part of the information asked. Quite enough information was available for 92½ per cent. of the families approached to enable a judgement to be made as to their position in relation to the standard. Nothing is known of the economic status of the families who refused to co-operate, but it is not believed that any serious bias has been introduced by these refusals. 4,526 families supplied information. It was sufficient to enable the relationship to the needs standard of 4,491 of these to be assessed.

THE HOUSEHOLD INQUIRY.

It is not easy to knock at the door of a house and ask intimate questions about the family income. When the Survey was projected many who were consulted expressed the opinion that a house-to-house inquiry could not be successfully accomplished on a large scale. In spite of the fact that it had been done elsewhere, the Bristolian, it was said, is so reticent that it was almost hopeless to attempt such an inquiry here.

The fact that these gloomy forecasts did not prove to be true is to be ascribed to the patience and goodwill of the householders of Bristol, and to the skill and tact of the investigating force. The investigators, who for the most part were school attendance officers working in their spare time, were very successful in quickly getting on to friendly terms with the families they interviewed, explaining to them the objects of the Survey, and securing their co-operation. There were, of course, a few cases of slammed doors, but nearly everywhere the investigators met with a friendly reception, and tell tales of odd cups of tea and glasses of beer offered them during the interviews. On several occasions husbands even ran after them to disclose earnings which they had not wanted to reveal in front of their wives.

Appendix II reproduces the face of the card on which the information was gathered, and provides a summary of the chief rules used in collecting and classifying the information. Appendix IV discusses the reliability of results obtained in this way.

THE SURVEY FINDINGS ON THE STANDARD OF LIVING.

THE average Bristol " working-class " family enjoys a standard of living that is more than 100 per cent. above its minimum needs. But this average tells us little about the Bristol standard of living. Table II shows the proportion of families found at each level. The first column gives the facts as they were in the actual week that immediately preceded the investigators' visits. The second column shows the distribution as it would have been if every earner in Bristol was at work in that week. As has been explained, the investigation took place at a time of prosperity, and the difference between the two pictures is therefore not very striking. 10·7 per cent. of the families fell below the standard in the week of investigation, and 7·2 per cent. would have been below the standard if full-time work had been general. The full-time column represents a theoretical calculation based on the assumption

of full work, an assumption which is unlikely to be justified at any near date. The first column on the other hand gives the picture at a time of considerable prosperity, and probably represents about the best standard which is likely to be achieved for some time. It is proposed therefore to confine this discussion to facts presented in the first column, and to base the subsequent analysis upon it.

TABLE II.

THE STANDARD OF LIVING.

Relation of Net Income to Standard Needs	Week of investigation. Families per cent.	Full time. Families per cent.
Per cent. Above Needs—		
400 and over	0·6	0·7
300 and under 400	2·3	2·6
200 ,, ,, 300	9·3	10·5
100 ,, ,, 200	28·3	30·8
50 ,, ,, 100	21·2	23·1
25 ,, ,, 50	10·0	10·6
10 ,, ,, 25	6·1	5·7
0 ,, ,, 10	3·2	3·0
Amount unknown, certainly above	6·7	4·3
,, ,, probably ,,	1·5	1·5
Total above standard	89·3	92·8
Per cent. Below Needs—		
less than 10	2·7	2·2
10 but under 25	4·2	2·8
25 or more	3·3	1·8
Amount unknown, certainly below	0·1	—
,, ,, probably ,,	0·4	0·3
Total below standard	10·7	7·2
Total above and below standard	100·0	100·0
Number of Families	4,491	4,474

THE MEANING OF THESE RESULTS.

THE interpretation of this table is a matter of individual judgement. Each reader may make his own division into the poor families, struggling families, families which enjoy the usual standard of comfort, and families which are by general standards distinctly comfortable. These four groups may be called the poor, the insufficient, the sufficient and the comfortable. These descriptions seem to the author to be justified, and though he would prefer to leave his facts in the strictly neutral scientific terms of Table II, he believes that an attempt at this classification will make the human problems, of which these figures are so full, live more vividly. His own tentative interpretation of these figures* is therefore—

Poverty.	Below the standard.
Insufficiency (families with scanty means, but not in poverty, which have a struggle to make ends meet).	Probably above and 0 and under 50 per cent. above.
Sufficiency (families able to enjoy the ordinary standard of a Bristol working family).	Certainly above and 50 and under 200 per cent. above.
Comfort (families with a margin for holidays, savings and luxuries).	200 per cent. or more above.

Sufficiency means in this connection the absence of hardship. By any absolute standard, or by the standards of an ideal society, to call those families having an income 50 per cent. above their needs sufficiently provided for would be absurd. But we are speaking in relative terms. The wide gap that separates working class standards from middle-class standards will strike all readers who have imagined to themselves what the standard means.

* The average gross incomes of families of every type in the poor, the insufficient, the sufficient and the comfortable groups are 34s., 50s. 2d., 75s. 10d., 117s. 7d. a week respectively.

To illustrate the different levels indicated above a few examples are given :—

Poverty.

(*a*) Family of eight consisting of man (aged 40), wife, six children and another expected. Boys aged 12 and 8. Girls aged 15, 14, 2 and 1.

Income: Man unemployment benefit 38s., two eldest daughters employed as learners in a factory receiving 10s. 6d. and 7s. 6d.

Rent 11s. No transport costs. Gross income 56s.

Standard of living, 21 per cent. below needs.

Extra income required to reach needs level, 11s. 5d.

(*b*) Family of one, a widow living alone (aged 47).

Income: Widow's Pension 10s. Public Assistance 3s. 6d.

Rent of house 10s., but she sub-lets all but two rooms for 6s. 6d.

Standard of living, 11 per cent. below needs.

Extra income required to raise to needs level, 1s. 4d.

Insufficiency.

(*c*) Family of eight. Man, wife and six children, a boy aged 14, and girls aged 17, 12, 9, 7 and 3.

Income: Man employed by local public utility company, earns 64s. a week. Eldest daughter works in factory and earns 20s. a week. The boy receives 10s. a week as a messenger.

Rent 8s. 4d. Transport and compulsory insurances cost 4s. 5d. Gross income 94s.

Standard of living, 38 per cent. above needs.

Sufficiency.

(*d*) Family of five. Man, wife and three children, a boy of 16 and two girls 18 and 7.

Income: Man is a printer and earns 88s. a week. Eldest daughter is a hairdresser's apprentice and receives 10s., while the son is also an apprentice just starting and receives 6s.

Rent 16s. Transport and compulsory insurances 5s. 11d. Gross income 104s.

Standard of living, 91 per cent. above needs.

(*e*) Family of three. Man, wife and son 5½.

Income: Man is electrician earning 80s. Owns house rated at £20, paying £3 15s. monthly. Sub-lets part of home for 13s. 6d. No transport cost.

Standard of living, 172 per cent. above needs.

Comfort.

(*f*) Family of four. Man, wife and two adult sons aged 21 and 29.

Income: Man and eldest son employed by a railway company at 90s. and 50s. respectively. The other son as a carpenter makes 64s. a week.

Owns house, rated at £18. Transport and compulsory insurances 6s.

Standard of living, 410 per cent. above needs.

Accepting the author's judgements as to the interpretation of the measurement technique, the study of incomes suggests that we have about 12 per cent. of all working-class families in the comfortable group, 56 per cent. with sufficient income for ordinary living, 21 per cent. with insufficient who are hard put to it to make a decent home, and 11 per cent. who are in poverty. If the last group is sub-divided, at the 25 per cent. below mark, we can say that about 4 per cent. of all families were living on the border-line of utter destitution.

These conclusions are of course based upon the assumption (which is probably a good deal more accurate than is often supposed) that income is expended with reasonable care by the great bulk of families, and upon the further assumption that the income of all members of a family is pooled. The latter is known to be incorrect, but it is to some extent offset by a tendency for the earnings of the younger members of a family to be understated by their parents, which is commented upon in Appendix IV. It is believed that the method followed (which is essentially that of many previous surveys) does yield a highly reliable picture.

To reduce the picture roughly to numerical terms for the Survey area, a good first approximation, which rather underestimates the absolute figures, is to suppose that there are 100,000 " working-class " families in the area. The percentage estimates can therefore be read as thousands. Thus there appear to be about 68,000 families in the area above the sufficiency level, 21,000 who have a hard struggle to make ends meet, and 11,000 families in poverty. The last figure

forces our attention insistently upon a great social problem, but in the realisation of this, it should not be forgotten that there is solid achievement in the first figure, which is undoubtedly higher than would be found in many towns. It is, as it were, the reflection of the well-known record of Bristol savings institutions, and the lesser known but tremendously significant fact that house-ownership is widespread. About a third of the families in the sample owned their own houses, and about half of the owners had finished paying for them.

THE EFFECT OF PUBLIC ASSISTANCE.

In calculating income we have included Public Assistance, or Poor Law Relief, as it used to be called. This, however, is still to a considerable extent the last resort of the poor, and is provided to prevent destitution. Some may, therefore, think it was wrong to include public assistance in family income. It may be argued, as several previous surveys have done, that we are more interested in knowing how things would be if no poor law relief was given. If we omit public assistance allowances in calculating income, 14 in every 1,000 families would have to be transferred from their present position above the line to one below it. Thus if public assistance were abolished the percentage below the line would increase from 10·7 to 12·1. In view of the gradual changes which are being wrought in relief administration in this country this hypothetical calculation is perhaps not without interest.

THE AVERAGE FAMILY.

The standard of living of a family is above all dependent upon the size and composition of the family, how many mouths there are to be fed, and how many earners there are to feed them. A hundred average families contain 335 persons, rather a low figure per family; of these persons 146 are earners. Such averages, however, mask an immense variety of different

family types. If there is a typical Bristol family it consists of two or three persons. Both sizes are equally common and together they represent just over half the families. The type of two-person family most frequently met with consisted of a man earner and his wife who was not earning, and nearly a fifth of all families are of this type. Rather a smaller proportion (one sixth) consisted of three-person families comprising an earner and two non-earners. No other types of family occur as often as these. Indeed, few single types occur as frequently as in 5 per cent. of the cases. Table III shows the composition of the average family.

TABLE III.

THE AVERAGE FAMILY.

(Persons in each 100 families.)

	Earners.	Non-Earners.	Total.
Aged 65–	3	20	23
Men, 21–64	91	3	94
Women, 18–64	25	83	108
Boys, 14–20	17	2	18
Girls, 14–17	11	2	13
Children, 5–13	—	53	53
Infants, 0–4	—	25	25
Total	146	187	334
		Lodgers ..	2
			335
Average size of family			3·35
Number of Families			4,526

FAMILY EARNING-POWER AND THE STANDARD OF LIVING.

THE earning-power of a family, which has been called its economic class, is one of the most important conditions affecting the standard of living of a family. The average composition already indicated is not enough to show its effect. Table IV

continues the analysis a step further. It splits up the families above and below the standard into economic classes. A study of the table makes it clear that two important factors associated with poverty are, as is to be expected, the absence of an earner in the family or the unemployment of the chief earner.

TABLE IV.

ECONOMIC CLASS OF SURVEY FAMILIES.

Economic Class.	Percentage of families above needs standard.	Percentage of families below needs standard.	Per cent. of all families.
I. No Earner	8·9	23·2	10·7
II. No Adult Male Earner	8·0	11·6	8·5
III. One Adult Male Earner	49·6	48·1	49·2
IV. One Adult Male Earner with Subsidiary Earners	23·5	15·8	22·6
V. Two or more Adult Male Earners..	10·0	1·2	9·0
	100·0	100·0	100·0
Number of Families.. ..	4,011	480	4,526
Details of Classes III & IV.			
III. One Adult Male Earner:—			
in regular work..	46·7	20·1	43·7
in casual work ..	1·9	6·8	2·5
unemployed ..	·9	21·2	3·1
	49·6	48·1	49·2
IV. One Adult with Subsidiary Earners. Adult Male:—			
in regular work..	21·0	5·4	19·2
in casual work ..	1·7	3·3	1·8
unemployed ..	·8	7·1	1·5
	23·5	15·8	22·6

If the families without any earner were somehow raised above the standard, nearly a quarter (23·2%) of the families now below it would be brought above the poverty level. Similarly, if families where the chief male earner is unemployed, which are now below the line, were raised above it, rather more than a quarter (28·3%) of present poverty would disappear. Casual work, however, is not an important cause of poverty, because relatively few families (4½% of the whole sample) had their chief earner casually employed.

It is interesting to contrast the proportions of the families above the standard in each economic class with those of the families below it. This is done in Table IV, but the relationship is more clearly seen if the percentage below the line in each economic class is calculated, as in Table V.

From this it will be seen that the percentage of families below the standard :—

in Economic Class I (no earner) was	24
in Economic Class II (no adult male earner) was	15
in Economic Class III (one adult male earner) was	11
(But in the sub-class in which the man is unemployed 73.*)	
in Economic Class IV (adult male with subsidiary earners) was	8
(But in the sub-class in which the man is unemployed 51.*)	
in Economic Class V (two or more adult male earners) was	2

* These sub-classes are very small groups (containing 139 and 69 families respectively), so the figures given cannot be relied upon to give a good estimate for the general population, as can all the other figures quoted. They are shown to call attention to the difference between them and the other figures.

TABLE V.

STANDARD OF LIVING AND ECONOMIC CLASS.

(Percentages of families in each Economic Class.)

Relation of Net Income to Standard Needs	Economic Class.					All Families per cent.
	No earner. I.	No adult male earner.* II.	One adult male earner. III.	One adult male and subsidiary earners. IV.	Two or more adult male earners.* V.	
Per cent. Above—						
200 and over	5·1	9·8	9·5	11·6	39·4	12·2
100 and under 200	14·9	23·6	30·6	30·4	30·5	28·3
50 and under 100 ..	12·4	20·2	24·5	23·4	8·9	21·2
0 and under 50 and probably above ..	39·2	24·9	20·1	18·5	5·2	20·8
Certainly above ..	4·5	6·6	4·8	8·6	14·5	6·7
Total above	76·1	85·1	89·5	92·5	98·5	89·3
Per cent. Below—						
0 and less than 25 and probably below ..	15·8	9·5	7·1	5·3	1·2	7·3
25 or more below ..	8·1	5·0	3·2	2·1	0·2	3·3
Certainly below ..	—	0·3	0·2	0·1	—	0·1
Total below	23·9	14·9	10·5	7·5	1·5	10·7
Total ..	100·0	100·0	100·0	100·0	100·0	100·0
Number of Families ..	469	377	2,220	1,019	406	4,491

* The number of families in these groups is rather small, so the figures will not support any argument based upon small differences in the proportions. See Appendix IV.

It will be seen that as the economic class of the family improves the amount of poverty decreases. All these results isolate a particular factor associated strongly with poverty. As they stand they do not warrant the assertion that the factor isolated, earning power, is the cause of poverty, or even a main cause of poverty.

Table V also enables us to study in a similar way the association of economic class with the standard of living, for groups other than the poor. It will be observed how the proportion of each economic class in the highest standard-of-living group increases as economic class improves.

FAMILY SIZE AND THE STANDARD OF LIVING.

It is often supposed that the families of the poor are very much larger than those of the more comfortably placed. This hardly seems to be true of Bristol working-class households. In the most comfortable group the average family size is 2·94, while the poorest families average 3·73. The difference is not very large, but there is, nevertheless, a clear tendency for the family size to increase as the status of the family becomes lower. Table VI shows how the family size is distributed in each standard-of-living group. It will be observed that no family in the most comfortable group exceeds seven in membership, but that large families are infrequent in any group.

TABLE VI.

FAMILY SIZE AND STANDARD OF LIVING.

(Percentages of families at each standard of living.)

Family Size (Persons).	Relationship of Net Income (week of investigation) to Standard Needs.					All Families.
	200% or more above.	50% and under 200% above.	0% and under 50% and probably above.	Certainly above.	Below.	
1	8·4	4·3	12·6	3·0	19·1	8·0
2	34·4	27·7	19·1	24·4	20·5	25·7
3	29·1	30·8	19·6	32·8	11·6	26·3
4	16·0	21·4	20·0	22·7	14·5	19·8
5	8·4	9·6	13·6	8·0	12·4	10·5
6	2·4	3·6	8·0	6·7	9·8	5·2
7	1·3	1·3	3·5	1·3	3·3	2·0
8	—	0·9	1·8	0·7	4·8	1·4
9	—	0·3	1·0	—	2·5	0·6
10	—	0·1	0·3	0·3	0·8	0·2
11	—	—	—	—	0·6	0·1
12	—	0·1	0·3	—	—	0·1
13	—	—	0·1	—	—	—
	100·0	100·0	100·0	100·0	100·0	100·0
No. of Families	549	2,226	937	299	480	4,491
Average Persons	2·94	3·27	3·62	3·40	3·73	3·36

AGE AND THE STANDARD OF LIVING.

So far we have dealt only with the standard of the family. We have seen there are 10·7 per cent. of the families below the minimum standard. These families, because they are a little bigger than other families, contain 11·8 per cent. of the persons in the families of classes covered by the Survey. But if we dissect this figure and inquire how poverty strikes persons

of different ages the results are illuminating. This is done in Table VII, which shows a picture of how the risk of poverty increases and diminishes at different ages. The figures show the proportions found. The rate of poverty is highest (over 20%) for those under fifteen, and lowest for those in their twenties. Among those aged 20–24 poverty is least often encountered (4·1%). There is a rise in the late thirties (possibly at this age family obligations press most heavily). From 40 the rate declines until the early fifties are reached and then begins to rise again. Even for persons above 70 the rate is only 12·6 per cent., but many persons of this age are in institutions and almshouses and, therefore, not included in the Survey.

Poverty is a characteristic of a family, and not of an individual, who is said to be in poverty only because he happens to be a member of a family which is in poverty. It is of extraordinary interest that when we apply this conception of poverty to individuals it is found to affect those under 15 years of age so much more than any others. One of the great evils of poverty is thus proved to be its effect upon the rising generation. It is an appalling fact that one working-class child in every five comes from a home where income is inadequate to provide a bare minimum standard, according to the austere Survey rules. It means that in these homes there is not enough income to provide the minimum diets prescribed by the British Medical Association, diets which have themselves been subjected to criticism on the ground that they do not allow enough milk for growing children. Roughly, it may be estimated that there are 16,000 children in the area in such homes. When it is remembered that the families whose standard of living is a little above their needs do not in fact spend their incomes as they are assumed to do by the calculations, but spend some portion of their limited resources upon other things, it will be realised that the true figure of poverty for children is probably considerably higher.

TABLE VII.

AGE AND POVERTY.

Age.	Proportion of persons in each age group below standard. Per cent.	Persons in Sample.
0–4	19·4	1,142
5–9	22·8	1,279
10–14	20·6	1,350
15–19	9·6	1,276
20–24	4·1	1,029
25–29	4·9	1,162
30–34	8·0	1,346
35–39	12·8	1,226
40–44	10·7	1,009
45–49	9·2	941
50–54	7·2	871
55–59	8·5	773
60–64	9·3	691
65–69	9·2	437
70–	12·6	609
All Ages	11·8	15,141

CHILDREN AND THE STANDARD OF LIVING.

WE have seen that there is a tendency for the size of the household to increase only slightly as its standard of living falls. But though families at the lower levels are not much larger than those at the upper, their composition is very different. The chief difference is that the poor families contain a larger number of children under 14 years of age. In this section we classify families according to the number of children

in them, and the reader must take care to avoid thinking of families with large numbers of children as being the same thing as the large households of a preceding section. The number of children in a family is strongly associated with the standard of living, while the number of persons is only feebly so connected. It is, above all, those large households which contain large numbers of children that we are discussing in this section. Table VIII shows the proportion of families

TABLE VIII.*

STANDARD OF LIVING AND NUMBER OF CHILDREN IN FAMILY.

(Percentages of families containing the number of children (under 14) specified.)

Relation of Net Income to Standard Needs	Number of Children in Family.					All Families
	0	1	2	3	4 or more.	
Per cent. Above—						
200 and over	19·3	5·2	0·2	—	—	12·2
100 and under 200	34·0	30·6	15·7	4·3	1·2	28·3
50 and under 100	14·2	33·8	35·2	24·3	5·0	21·2
0 and under 50 and probably above	15·7	18·4	33·9	44·8	41·3	20·9
Certainly above ..	8·5	5·5	3·9	1·7	1·2	6·7
Below	8·4	6·5	11·1	24·8	51·3	10·7
All Families.. ..	100·0	100·0	100·0	100·0	100·0	100·0
Number of Families	2,579	980	542	230	160	4,491
Percentage of Families	57	22	12	5	4	100

* This table is to be read as follows :—

Out of the 4,491 families sampled, 2,579 (or 57%) had no children under 14 years. Of these 2,579 families, 19·3 per cent., were 200 per cent. or more above the standard of needs. Or, out of the 4,491 families sampled, 160 (or 4%) had 4 or more children under 14 years old. Of these 160, 51·3 per cent. had net incomes below the standard,

at each standard of living according to the number of children these families contain. The association between the two is quite obvious. Nine-tenths of the families with 4 or more children are below the sufficiency level, and a half (51·3%) actually below the minimum standard. On the other hand, two-thirds of the families that have no children in them are above insufficiency. The converse is equally true, and a comparatively small proportion of families with 0 or 1 child fall below the standard, while there are virtually no families with 3 or more children in the comfortably-off group.

Table VIII is perhaps one of the most illuminating in this report, for it not only rivets our attention on the question of children and the standard of living, but it also suggests that the problem of child poverty is not one which cannot be solved. The bottom line of the table shows that there are relatively few families which have 3 or more children. The proportion is 9 per cent. If any form of remedy could be devised to raise to a higher level those families which contain three or more children and fall below the line, a great part of the problem would be solved. Not all children would be brought above the standard, but most would.

The fact that the poverty rates shown in Table VIII are higher the more children there are in a family is only another statement of the fact that the rate for children is double the rate for families (as shown in Table VII). If we inquire how far the children below the standard are concentrated in the larger families we shall obtain yet a third view of the same facts.

8% of the children below live in families containing 1 child.

16% " " " " 2 children.

23% " " " " 3 "

23% " " " " 4 "

30% " " " " 5 or more.

If something can be done for families with three or more children 76 per cent. of child poverty will be abolished.

The association of low standards of living and large numbers of children in the family is proved up to the hilt. It is no startling discovery and the fact has been commented upon by many previous workers. What these tables do bring out is the comparatively compassable nature of the problem of alleviating this mass of primary poverty. There are of course various ways in which it could be tackled. For example, the provision of more free meals for schoolchildren would be one method. In calculating the incomes of families we have allowed for free meals received at school, so that the figures themselves include the effect of the free-meals-in-schools scheme as it was operating at the time of the Survey. If it had not been for this scheme the picture might have been still more gloomy.

A more thorough-going proposal, which is much discussed to-day, is the proposal to pay an allowance for each dependent child over a specified number. The advocates of these plans put them forward both as a means of alleviating poverty among the children of the lower-paid workers, or of families dependent upon relief, and as a measure of encouragement to parenthood, an argument which will be heard more frequently as the public awakes more fully to the present trend of population. The cost and effects of such proposals require careful estimation, and few data have been available to enable such estimates to be made. The information contained in these tables permits an idea to be formed of the immediate effects of paying allowances on the amount of poverty. Further analyses are in progress which classify male earners according to the number of their dependent children. Until these are available all that can be said is that the introduction of a well-designed family allowance scheme would evidently greatly reduce child poverty; that there is prima facie evidence that the cost would be surprisingly small; and that the effect of a means test in reducing the cost of the scheme would

not be very great. Table IX, which shows how all the children in the sample are placed, shows clearly that few children above the sufficiency level are living in families of three or more children. It shows, too, that family allowances would benefit about equally children in families below the sufficiency level and those below the poverty level (though slightly more of the latter would be affected).

A word of caution is necessary lest it should be inferred that too many children in a family is a main cause of poverty. There is no way of saying what we mean by *too many children*. All that we can do to give a meaning to this phrase is to say that by *too many children* we mean too many for the income of the family to support. If we do this we are arguing in a circle. Too many children is not a cause of poverty at all, it is poverty by definition.

This is not to deny that there can be too many children in a family in some absolute sense. Common sense tells us that the cause of poverty of a family containing ten children is no doubt the procreative licence of its head. Even in this case it could be argued that ten children would not be too many if the income were larger. It still appears to be a relative matter, but for all practical purposes it must be admitted that there is a point where wages insufficient for the number of children cease to be the cause of poverty, and the number of children, having regard to the prevailing rate of wages, becomes the cause instead. What this point is worth is a question for individual judgement. If, pushing a little farther a suggestion of Mr. Rowntree's, we say that it is not reached until three children (under 14) have been passed, *too many children* in this sense is not an important cause of poverty.

It will be seen therefore that too many children under 14 in a family in this absolute sense is an unimportant cause of family poverty. Though only 4 per cent. can be ascribed to it, this may mean perhaps 450 families in the area, quite a large enough number to give rise to the popular conception that it is an important cause of poverty.

TABLE IX.

NUMBER OF CHILDREN AND THE STANDARD OF LIVING.

(Percentages of all children (under 14).)

Number of Children in Family.	Relationship of net income of the family in which children live to standard needs.					All Families.
	200% or more above.	50% and under 200% above.	0% and under 50% and probably above.	Certainly above.	Below.	
1 ..	1·5	18·0	5·1	1·5	1·8	28·0
2 ..	0·1	15·8	10·5	1·2	3·4	30·9
3 ..	—	5·7	8·8	0·3	4·9	19·7
4 ..	—	0·8	4·9	0·1	4·9	10·7
5 ..	—	0·3	2·3	—	2·7	5·3
6 ..	—	0·2	0·7	0·2	2·1	3·1
7 ..	—	—	0·2	—	1·4	1·6
8 ..	—	—	0·2	—	0·2	0·5
9 ..	—	—	0·3	—	—	0·3
Total ..	1·5	40·7	33·0	3·4	21·4	100·0
Number of Children	53	1,425	1,157	118	751	3,504

17 per cent. of the families below the standard had four or more children. This figure can be split up into three components :—

Families where poverty appeared to be due to unemployment, etc.	4%
Families where the wages of the head were not sufficient for three children	9%
Families where there were absolutely too many children in the sense just defined	4%
	17%

It follows that we must be careful not to consider family allowances or other schemes which alleviate child poverty as frontal attacks on the causes of poverty. They are palliatives, and even if they made it possible to raise relief rates and so were successful in wiping out three-quarters of child poverty, there are many families below the standard they do not touch. In fact, they would in these circumstances only reduce family poverty a third from 10·7 per cent. to 7·6 per cent. Their importance is the alleviation they bring to child poverty, and not to family poverty. The social benefit is qualitative more than it is quantitative.

CAUSES OF POVERTY.

Lack of earning power, large household size, or the presence of a large number of children in a family are factors which may sometimes be causes of poverty, and sometimes merely be found in association with it. Our analysis so far throws little light on the immediate causes of poverty. Its outstanding result has been to show the high level of well-being reached in Bristol. In a town where so many families are rather fortunately placed the contrast which poverty presents is the more striking and the more deplorable. The 11,000 families in poverty are not the only problem, for there are some 21,000 families above this whose lot is far from satisfactory, but our attention must now be confined to the reasons for the plight of the 11,000. They are the immediate problem. So far as we have touched the subject already it has chiefly been to assess the effect of measures of alleviation.

As has been explained, statistical poverty assumes no extravagance in household management. In Table X we are concerned with the apparent causes of that hard kernel of primary poverty which is due to insufficient income. Many causes (such as those related to personal character) necessarily escape our analysis. All that can be done is to consider each family separately and to make the best judgement that is

possible from the facts reported as to the apparent reason for poverty. Sometimes it is easy to assign an immediate cause. A person trying to live on only an old age pension is obviously poor because of old age. Of course, the reason for his present

TABLE X.

APPARENT CAUSES OF POVERTY.

Apparent immediate cause of income being below needs standard in the week of investigation.	Percentage of all families below standard.
Unemployment :—	
(*a*) Due to advancing age	5·6
(*b*) Due to casual work	5·6
(*c*) Other	20·8
Head's wages insufficient :—	
for second adult dependant	0·2
for 3 children (5–13) :—	
1, 2 or 3 children	7·7
4 or more children	9·0
sufficient for 3 children 5–13, but not for :—	
2 or more of the 3 over 9 years ..	0·4
4 or more children	4·0
Old age of head	15·2
No adult male earner :—	
(*a*) Woman under 65 alone or with another	6·9
(*b*) Woman under 65 with children or young persons	6·5
Illness or incapacity (other than old age) ..	9·0
Self-employment with small earnings :—	
(*a*) Shopkeepers	1·0
(*b*) Casual work of hawking type	1·7
(*c*) Other	3·8
Buying house or high rent	1·7
Other reasons	1·0
Total Percentage	100·0
Number of Families	480

poverty may really be improvidence in the past, business disaster, bad luck, or any of an infinite number of personal considerations. These causes escape the method used. The word " cause," therefore, is used in a very restricted sense. Even so, it has not always been easy to decide upon a single apparent cause for each family, but the number of doubtful cases was smaller than might be supposed, and it has not proved necessary to devise special classifications for families where there is more than one apparent cause.

Unemployment is outstandingly the most important reason for family income falling below " needs," and affects nearly a third of the families. This third is under the standard because benefit and relief scales are below the survey scale of " needs." Insufficient wages rank next as a cause of poverty. " Insufficient " means wages that are not enough to support the family of the worker, and not wages that are lower than established rates. The wages called insufficient mostly fall between 42s. and 55s. Wages bear no relation to needs, and where the number of children to be supported is large the lower-paid unskilled workers fall below the standard, even if their earnings are regular. If their earnings are not regular their plight is worse.

Wages are based on earning power. In turn unemployment benefit and relief are kept below wages, and so cannot be based entirely upon needs. It is not the stony-heartedness of those responsible for relief that puts unemployment first among the causes of poverty, but their reluctance to upset the delicate balance of the economic system by making relief appear as attractive as work. Thus those who are anxious to find means of combating present distress are faced with a position from which there is no escape so long as the wages of the lower-paid workers will not support more than a small family. This deadlock is responsible for most of the poverty ascribed to unemployment and to insufficient wages, and explains about half of all family poverty. It is responsible for still more child poverty, in fact for about 80 per cent. of it.

Old age ranks third in importance as a cause of poverty, and rather less than one-sixth (15%) of the cases have been assigned to it. A man 65 years or more living alone needs 9s. 5d. a week according to the standard. If he has nowhere to live rent-free, and only his old-age pension to live on, he will be below the standard. If he applies for relief to the Public Assistance Committee, usually his rent is allowed him, and he is brought just above the standard.

Broken families, in which there is no adult male earner, are another fairly important cause of poverty, causing 13 per cent. of the cases. Sickness ranks next with 9 per cent. The low earnings of some small shopkeepers, casual workers, roundsmen, hawkers and the like account for 6 per cent. of the poverty found. These earnings, however, are extremely difficult to ascertain, and it is not believed that they were reliably reported. Usually the error introduced by this fact is negligible, but it may be appreciable at this point in the analysis.

The causes enumerated above account for some 97 per cent. of all the poverty found. They may be summarised thus :—

	per cent.	
Unemployment	32·1	of all families below the standard.
Insufficient wages ..	21·3	,, ,, ,, ,,
Old age	15·2	,, ,, ,, ,,
Absence of an adult male earner	13·3	,, ,, ,, ,,
Sickness or incapacity..	9·0	,, ,, ,, ,,
Self-employment and hawking	6·5	,, ,, ,, ,,
Other	2·7	,, ,, ,, ,,
	100·0	

OTHER INFLUENCES ON THE STANDARD OF LIVING.

ALL the factors isolated in studying the standard of living throw some light on the problem of poverty. The urgency with which this problem always faces those interested in the study of social conditions, and the rather sensational results of all such studies, give rise to a perpetual danger that we may blind ourselves to the general position by riveting our gaze too much upon the poverty problem.

Social workers, just because they are so closely in contact with individual families and their problems, are often in danger of losing sight of the 68,000 who live above the sufficiency level, because they see so much of the lowest 11,000. Administrators are apt to fall into the same error. Politicians are much less prone to do so, but they are liable to slip into the more dangerous fault of jumping to conclusions from a few cases, and exaggerating the importance of some evils which strike the eye and ignoring others that are more important. Few can resist the temptation of concluding that an evil which comes to their attention two or three times in a short period of time must be widespread. If half a dozen cases are found in a week the conviction naturally amounts to a certainty in their minds. The prophylactic to apply is the dry statistical investigation, based upon sound sampling procedure. To supply such a corrective to help all these groups is one of the tasks of this report. Only by such pooling of points of view is it possible to work out practical proposals for amelioration. The experience of those closely in contact with the social problems and academic studies of them are essentially complementary. To round off the picture, therefore, we shall isolate two further factors. They are the relationship between the standard of living and social service income on the one hand, and between it and occupational class upon the other.

Firstly, Table XI shows that nearly a third of working-class families (roughly some 30,000 in the area) are drawing some sort of social service income. This means they are in receipt

TABLE XI.

STANDARD OF LIVING AND SOCIAL SERVICE INCOME.

Relation of Net Income to Standard Needs	Percentage of families in each standard of living group having some social service income.		Number of Families in Sample.
	Including War Pensions.	Excluding War Pensions.	
Per cent. Above—			
200 and over ..	26·2	23·1	549
100 and under 200	22·1	19·8	1,273
50 „ „ 100	21·8	19·1	953
0 „ „ 50			
and probably above— ..	39·8	37·1	937
Certainly above ..	25·4	25·4	299
Total above	27·0	24·5	4,011
Below	70·7	68·7	480
All Families in Sample	31·9	29·5	4,526

of unemployment insurance benefit, unemployment assistance, public assistance, old-age and similar pensions, or sickness benefit under the National Health Insurance Acts, or more than one of these. Whether war disability pensions should be included or not is a moot point, and the table shows the results both with them and without. It is interesting to notice that these services come to the aid of families at all standards of living, though there is naturally a tendency for those below the sufficiency level to draw upon them more. This table shows that at all levels there are some who do not receive any help from the social services. There is a third even of the families which fall below the standard who do not draw upon them. It is not generally realised that this is the fact, or that a quarter of the families most comfortably placed rely on the social services for some of their income.

Secondly, Table XII relates occupational class to the standard of living. The occupation of the head of a family is used to assign it to a particular occupational class. The classification comes as near as possible to the conception of social class. It will be observed that a larger proportion of those living at the higher levels is found in the higher occupational class, and conversely. This is true not only as between the families of black-coated workers and manual

TABLE XII.

OCCUPATIONAL CLASS OF FAMILY AND THE STANDARD OF LIVING.
(Percentages of families at each standard of living.)

Occupational Class of head of family.	Relation of Net Income to Standard Needs.				All Families
	200% or more above.	50% and under 200% and certainly above.	0% and under 50% and probably above.	Below.	
Men heads :—					
Black-coated workers :					
Lower professional	0·9	0·4	0·1	—	0·3
Ordinary clerks ..	4·4	4·8	1·7	0·4	3·6
Minor commercial	8·4	6·7	5·8	4·1	6·5
Manual workers :					
In supervisory positions ..	6·0	2·5	1·0	·8	2·4
Skilled	33·2	24·9	10·5	7·1	21·0
Semi-skilled ..	19·3	30·3	23·7	17·0	26·2
Unskilled ..	12·8	14·8	25·6	29·7	18·4
Unoccupied, or 65 and over	7·1	7·7	13·4	15·6	9·7
Women heads :—					
Occupied	3·3	2·3	2·8	3·7	2·7
Unoccupied ..	4·7	5·6	15·1	20·0	9·0
Unknown	—	0·1	0·4	1·7	0·3
	100·0	100·0	100·0	100·0	100·0
Number of Families ..	549	2,525	937	480	4,491

workers, but it is also true within these broad classes. The lowest black-coated group, which includes small shopkeepers and shop assistants, is distinctly less favourably placed than the top two groups of manual workers—the foremen and the skilled workers. It was not found practicable to extend the classification to families whose heads are women.

COMPARABILITY WITH OTHER SURVEYS.

Other surveys have used a standard of minimum needs which is lower than the Bristol one. The traditional standard has been gradually developed by Mr. Rowntree and Professor Bowley from Charles Booth's verbal descriptions of poverty in London at the end of last century, and, broadly speaking, the results of earlier surveys (with one or two exceptions) can be compared with one another. The Booth-Bowley standard is therefore a standard which is essentially adapted for comparing conditions at different dates, and between different towns. As a means of measuring the standard of living it had to be rejected. This was not done on the ground that the conception of poverty has changed since the last two decades of the nineteenth century. If the original standard had properly reflected the varying needs of families of different sizes it could still have been used. Recent advances, however, in the study of nutrition emphasise the fact that the food allowances for children were totally inadequate in the old standard. The Bristol standard was accordingly raised to give children higher allowances (though it is still an open question whether they include adequate milk allowances). The effect is to raise the standard anywhere from 20 per cent. to 50 per cent. above the traditional one, according to family composition.

The Booth-Bowley standard has also been applied to Bristol families, so that it can be used for the purpose it is adapted to serve. Comparisons between different towns at different periods of time are extremely difficult to interpret. There is only one other fairly recent survey made in a southern

town at a time when general economic conditions resembled those of 1937. Accordingly here we confine the comparison of these results to those obtained in London.

COMPARISON WITH LONDON.

THE London Survey in 1928 found a working-class family poverty rate of 9·8 per cent. in the week of investigation and 5·7 per cent. full time. The comparable Bristol rates, based on the standard of the London Survey, and adopting the same definitions of working class and income that were used there, are 6·9 per cent. last week and 4·1 per cent. full time. This result confirms the general impression of the Bristol results. There can be little doubt that the Bristol working classes on the whole are distinctly better off than those of London, and probably of other towns.

Professor Bowley points out that the London Survey made twenty-six different estimates of poverty in London on various assumptions, " any one of which might be quoted legitimately, if accompanied by a definition of scope and method. It is evident great care is necessary in making comparisons in place or time to secure uniformity of definitions." In the work of the Bristol Survey some 52 different estimates have been made. The new standard of needs, and the inclusion of clerks in this Survey, has doubled the number of estimates. The estimates range according to the definitions adopted from about 2 per cent. to over 13 per cent.

Appendix I.

BRISTOL SURVEY NEEDS STANDARD.

Personal Requirements.

Age and Sex.	Food.	Clothes.	Total.
	s. d.	s. d.	s. d.
Infant, under 5	3 8	5	4 1
5 and under 10	4 7	8	5 3
10 and under 14..	6 3	10	7 1
Docker or other in heavy work ..	8 1	1 5	9 6
Man, 14 and under 65, and 65 and over if working full time for full wage	7 4	1 5	8 9
Woman, 14 and under 65, and 65 and over if working full time for full wage	6 3	1 1	7 4
Man, 65 and over, not working..	4 5	1 0	5 5
Woman, 65 and over, not working	4 5	8	5 1

Add 5d. for woman aged 16–30 working.

Add 1s. for male office-workers and 9d. a week for female office-workers, and the same amount for shop-assistants and commercial travellers (with discretion).

Family Requirements.

No. of Persons in Family.	Lighting.	Cleaning.	Fuel.	Total.
	d.	d.	s. d.	s. d.
1	8	4	3 0	4 0
2	8	6	3 0	4 2
3	8	6	3 0	4 2
4	10	7	3 0	4 5
5 or more ..	11	9	3 6	5 2

Items priced in May and June, 1937, in working-class districts of Bristol.

Appendix II.

THE INTERPRETATION OF THE TABLES.

Most of the tables in this report express the results of the Survey as percentages. This method is convenient because it enables a direct comparison to be made between two groups which are very different in size. Some readers may not be used to studying tables of this sort, and for them it is worth while to say that there lurks within it the danger of misinterpretation—10 per cent. of a group containing 500 families is only 50 families, while the same proportion of the whole sample would be 453 families. If for any purpose it is desired to compare the absolute number of families in two groups or the proportion of the whole sample in them both, this cannot be done directly from the tables. To enable the reader to make these comparisons, if need be, the actual numbers of families on which the percentages are based have been given, usually immediately below the figure 100·0%.

In Table VIII detailed instructions for reading the table are given in a footnote, which can, *mutatis mutandis*, be applied to almost any of the tables in the report. This footnote taken with the following example should make the meaning clear. Suppose it is desired from Table VIII to find out how many families in the highest group there are containing 0, 1 and 2 children. The first row gives the figures 19·3, 5·2 and 0·2. It must not be inferred from this that there are four times as many families at this level containing no children as there are families containing one. There are $\frac{19 \cdot 3 \times 2{,}579}{100} = 498$ families containing no children, $\frac{5 \cdot 2 \times 980}{100} = 51$ families containing one child, and $\frac{0 \cdot 2 \times 542}{100} = 1$ family containing two children. It will be seen, therefore, that there are nearly ten times as many families living at the highest level with no children as with one child.

There may be some confusion because the total number of families shown in every table is not 4,526. This is due to the fact that for certain families information on the characteristics which have been tabulated was lacking. This is inevitable when information is collected from many families. It does not appear to render the tables less reliable, except perhaps those in Appendix III.

It may be observed, too, that sometimes the figures in a row or column do not appear to add up to the total shown. Very

often, for example, the total of the percentages adds up to 99·9. Each figure, however, has been rounded up or down to the last digit shown.

In using the tables it must be remembered that an estimate based on a large sample is a more reliable estimate of conditions in the population from which the sample was drawn than one based on a small sample. Estimates from small samples are subject to a wider margin of error. Thus when we make estimates of the characteristics of working-class families in the Bristol area our results are more precise than when we draw conclusions about characteristics of those working-class families which have three or more children. The former are based on a sample of 4,526 families, the latter upon a sample of 390. When the sample is small and the margin of error therefore wide, small differences in the proportions found between two groups have to be ignored. They may be due merely to the accidents of sampling.

The tables have been kept as simple as possible and elaborate footnotes have been avoided. Those who wish to make use of the figures can obtain all the information required from the following definitions. The words defined must be regarded as technical terms where they occur in the body of a table. If net income or gross income appear without any qualification the correct interpretation is income in the week of investigation.

Area of Survey.—City and County of Bristol, Urban Districts of Kingswood and Mangotsfield, civil parishes of Filton, Whitchurch and Bishopsworth, and part of Almondsbury (Patchway).

Scope of Survey.—Inclusion of a family was decided on the class of its head. Only " working class " families were included. Lodging houses, almshouses and similar institutions were not included in the sample.

" *Working Class.*"—Occupation was the main criterion, but where occupation did not clearly establish the class of the head his weekly earnings were used as a secondary criterion. Heads earning less than £5 a week were counted working-class. White collar workers were not necessarily excluded, but the income criterion applied.

Head of Family.—The husband in an ordinary family, but where married sons or daughters were living in the family the eldest married son or son-in-law was counted head. (See also Occupational Class.)

Family.—A group of persons who live together under one roof and who pool their resources for the provision of food. It may consist of one person.

Persons.—Absentee earners were included, but temporary visitors excluded. Lodgers have been included unless otherwise stated.

Earner.—Person 14 and over, whether employed or unemployed, normally working for more than two days a week. Absentee earners were included, but lodgers were not.

Adult Male Earner.—A male aged 22 or over, whether employed or unemployed, who normally works more than 2 days a week.

Casual work.—Those working for various employers; all dockers; builders' labourers unemployed last week (where unemployment had not exceeded 6 months); those whose hours last week were less than full time (but not factory workers on short time); those temporarily employed; small shopkeepers, coal merchants, etc., and hawkers, making less than 45s. per week; part-time caretakers with small wages and no other occupation.

Equivalent Adults.—The scale is based on food requirements.

	Male.	Female.
14 and under 65	100	85
65 or over—working	100	85
65 or over—not working	60	60
10 and under 14	85	85
5 and under 10	65	65
0 and under 5	50	50

Children, unless otherwise explained, means children aged 0–13 inclusive.

Income refers only to members of family, usually related by blood or marriage, and does not include lodgers' income.

Gross Income (*Last Week*) *or* (*Week of Investigation*).—The earnings (including piece-work bonuses, but not profit-sharing bonuses paid annually) of all members of family (including tips). Profits from lodgers, profits from letting furnished rooms, profits from own business, benefits received from social insurances,

unemployment assistance or public assistance, and from pensions of all sorts. Allowances for free meals, clothes, etc., valued on minimum needs scale. *Regular* gifts from relatives. Regular receipts from charity. Income from investments and property. If the house is owner-occupied, and fully paid for, an allowance representing estimated net rent.

Net Income (*Last Week*) *or* (*Week of Investigation*).—Gross Income *less:* Cost of travel to work, *statutory* insurance deductions of all earners, and the net rent (excluding rent received from sub-tenants but including rates). If house was being bought, either (*a*) estimated rent (including rates), or (*b*) the sum of weekly mortgage payments, rates, and ground rent, was deducted, whichever was least. If house was paid for, the rates and ground rent were deducted from the gross cash income, *i.e.* the gross income above defined except for the house allowance.

Net Income (*Full-time*).—Actual or estimated full-time earnings of all earners receiving time wages, and estimated average earnings of all piece-workers, or profits of self-employed. Pensions, but not unemployment insurance. Unemployment assistance or public assistance to unemployed men was only included if a man earner was over 55, and had been out of work a long while and was unlikely to get work again, in which case no earnings were estimated for him. Public assistance to others. Allowances for gifts, free meals, house-ownership, etc., as enumerated under Gross Income (Last Week). From the total of the foregoing the same sum that was deducted in arriving at net income last week was subtracted.

Needs were calculated according to the scale (Appendix I) for all members of the family. Lodgers were excluded. If there was an absentee earner he was omitted from needs, and only the value of his remittance was counted in family income.

Standard of Living $= 100 \times (\text{Net Income} \div \text{Needs}) - 100$.

Occupational Class of families was decided by that of the head of the family, but if the head was a woman and there was an adult male earner in the family his occupation was used. The basis of the classification into skilled, unskilled and semi-skilled was as follows: Skilled workers were only those who follow some trade or craft. If there was any doubt they were counted semi-skilled. Similarly unskilled workers were only labourers. If there was any doubt, they were counted semi-skilled. The semi-

skilled group includes most factory workers, machinists, etc. This classification follows closely the Merseyside Social Survey, and it has been made independently of wages.

Social Service Income.—Unemployment assistance, unemployment insurance, public assistance, old-age pensions (including blind pensions), widows' pensions, war disability pensions, but not regular ex-service pensions and other pensions representing deferred wages, or National Health Insurance sickness benefit.

Date of Household Investigation.—May–October, 1937.

Results of the Sample Inquiry.—

Houses marked for investigation		5,527
Estimated number of middle-class families in Survey houses		1,302
Number of working-class families approached ..		4,890
Number refusing all information ..	327	
Number otherwise missed	37	
	—	364
		4,526

Estimating Numbers for the Survey Area from the Sample.

Until the Survey's population analysis is complete it is not possible to indicate at all precisely what the estimated true sampling factor was. The crude factor was 20, and houses, not families, were sampled. In this preliminary report the proportions are applied to the estimate of 100,000 working-class families in the area. This estimate is very rough and appears to be on the low side.

It must be emphasised that nearly all the useful lessons that can be drawn from the results of the Survey are to be got by studying the proportions shown in the tables. If we multiply the percentages by 1,000 to produce rough figures for all families, any error that there is in the original percentage is multiplied a thousand times. There is, moreover, doubt as to whether 1,000 is the correct multiplier to employ. It will be seen therefore that the figures which result rest upon a less scientific base than do the percentages in the tables. They should not be taken as more than good rough indicators of the order of magnitude of the problems. They are used chiefly to make the results more vivid and easily understood than the percentages do.

The following two pages reproduce the front and back faces of the questionnaire card which was used in the household enquiry.

Name..... Address.....

No. New Ward..... Old Ward.....

No.

UNIVERSITY OF BRISTOL SOCIAL SURVEY

WAGE EARNERS
(including unemployed)

	Relationship	Marit. Stat.	Age	Occupation	Employer	Place of Work	Transport: Walk	Transport: Cycle	Transport: Own Motor	Transport: Public	Transport: Other	Weekly Cost	Wk's Holiday with pay?	Wage Method	Hours: Last Week	Hours: Full Time	Earnings: Last Week s.	Earnings: Last Week d.	Earnings: Full Time s.	Earnings: Full Time d.	State Insurance Deductions s.	State Insurance Deductions d
1							1	2	3	4	5											
2							1	2	3	4	5											
3							1	2	3	4	5											
4							1	2	3	4	5											
5							1	2	3	4	5											
6							1	2	3	4	5											
7							1	2	3	4	5											
8							1	2	3	4	5											

NON	Sex	Marital Status.	9		10		11		12		13		14		15		16	
WAGE	Age																	
EARNERS	Relationship																	

Income from other Sources:

									PLA		PLB		O				EC	
																	O	

Mortgage Payments .....ly Families in House RENT Weekly Kitchen

Duration Basement (including Rates, Receipts from Sub-tenants not deducted) Parlour

Do Payments include Repayment? City Property Post-war Restricted? Bedrooms

Regular Weekly Outgoings

1 Friendly Society Contribution
2 Hospital Contribution Scheme
3 Doctor's Club
4 Trade Union Contribution
6 Nursery School
7 Other care of Children
9 District Nurses
10 Life Insurances

Year of First Marriage.....	Present Marriage		Other Marriage(s)	
WIFE'S CHILDREN in order	Male	Female	Male	Female
Living at Home				
Living away from Home				
Dead (not stillborn)				

If any members came to Bristol since 1920 :—

Member Year From

Have any members of household received medical advice during past twelve months ?

Mbr	Disp	D.N.	H.C.	HIP.	HOP.	HV.	IW.	MM.	PD.	PAC.	Priv.	SMS.	O.
	2	3	4	5	6	7	8	10	11	12	13	14	16
	2	3	4	5	6	7	8	10	11	12	13	14	16
	2	3	4	5	6	7	8	10	11	12	13	14	16
	2	3	4	5	6	7	8	10	11	12	13	14	16

Which members of household have during last month :—

Borrowed books from public library.

Borrowed books from rental library.

Used public reading rooms.

School Meals Milk Free. Paid. Medical Extras.

Members of household (over 14) attending Evening C asses :—

Member Kind of Class

Members of household in :—

1 University
2 Secondary Schools
3 Central Schools
4 Technical Schools
5 Junior Instruction Centres
6 Special Schools
7 Juvenile Organisations
8 Athletic Clubs

Account for any members of household over 14 who are not earning

Date of Interview Investigator

Appendix III.

GROSS INCOMES PER FAMILY AND PER PERSON.

The following tables are given here for those who wish to see how the family income of the working classes is distributed in terms of pounds, shillings and pence. The method of analysing incomes in relation to the standard of living they afford is a subtler one than the type of analysis presented below. This method, however, is frequently used and for some purposes is illuminating. The tables are now published without comment to enable those interested to compare the two methods.

Gross Family Income.		Gross income per equivalent adult.*		Gross income per person.*	
Shillings.	Families per 1,000.	Shillings.	Families per 1,000.	Shillings.	Families per 1,000.
19 and under	42	9 and under	20	7 and under	20
20–39	123	10–14	93	8–9	31
40–59	239	15–19	166	10–14	172
60–79	265	20–24	191	15–19	212
80–99	162	25–29	158	20–24	169
100–119	74	30–39	221	25–29	136
120–139	39	40–49	100	30–39	173
140–	56	50–	52	40–49	63
				50–	23
	1,000		1,000		1,000
No. of Families	4,111†	No. of Families.	4,111†	No. of Families.	4,111†

* Lodgers excluded.

† This figure is exclusive of 415 cases in which income was unknown. This omission introduces a slight bias into these tables, because there is evidence that the 415 refusing belong chiefly to the higher occupational classes.

Appendix IV.

THE RELIABILITY OF THE RESULTS.

The reliability of the results of the Survey depends upon three things. There are the questions: firstly, whether the families approached gave correct information to the Survey investigator, and the latter recorded it reliably; secondly, whether the necessarily artificial assumptions, which have to be introduced

in order to extract meaning from the facts recorded, impugn the validity of the analysis; and thirdly, whether the Survey sample is representative of the general conditions of Bristol working-class families.

No one who has worked thoroughly through the tables compiled from the Survey cards can fail to be impressed by the remarkable general consistency of the results. This alone is impressive evidence, either that the facts were truly reported, or that there was a strongly uniform misrepresentation of the incomes of the families co-operating. The latter hypothesis is improbable because the income of a family is generally derived from the earnings of its members. The rates of wages in most occupations are well known, and it has been possible to check the information supplied in this way. There are a good many facts reported on the cards which are self-checking, and the Survey staff quickly became expert in lighting upon inconsistencies. In such cases another visit was usually made to the family.

Great care was taken to verify the facts reported so far as was possible without breaking the pledge of secrecy under which the information was collected. It is not possible to publish an account of all the methods used to establish the truth of the information, but it may be said that much effort was devoted to doing so. The proportions in the lowest standard-of-living groups, in particular, are not likely to be seriously affected by families failing to disclose sources of income. Routine steps, too, were taken to assess the work of the field investigators.

It is possible to assess roughly the quality of the data obtained. Wages on the whole were truly reported. Difficulties, however, were sometimes encountered. (i) The earnings of workers in the engineering trade are based upon a complicated calculation involving a basic rate, a bonus, and a further bonus on production. Thus there were three possible rates to report, and each was sometimes reported. Considerable adjustments upwards of these wages were necessary. It happens that no family adjusted was raised above the standard by the corrections. (ii) The wages of young persons seem to have been fairly consistently under-reported by a shilling or two. It is believed that this is due not to the reticence but rather to the ignorance of their parents. Parents often know the rate at which a child starts work, but do not know of all subsequent increases in pay. No general adjustment of the figures reported for young persons was made. (iii) Policemen very commonly refused information as to their earnings, but it has been easy to supply reasonably good estimates.

(iv) The profits of self-employed workers, particularly of small shopkeepers and hawkers, were extremely difficult to ascertain. Their numbers are not large and the uncertainty of the information here does not usually affect the tabulations seriously. (v) Profits on lodgers had to be entirely estimated, but this gives rise to no serious error. It is possible that a certain number of lodgers were missed by the investigators in the household inquiry, but even this is not serious.

Incomes from sources other than earnings are easily ascertainable when they come, as most of them do, from the social services, but income from savings was seldom reported except when the savings took the form of an investment in the house in which the family were living. Savings affect only the higher groups, and even if the total amounts of them were known, it would probably cause only a slight upward regrouping of the proportions in the tables. Where savings are accumulating in a savings bank and the interest is not regarded by the family as income it is even arguable that it should not be so treated by the Survey. Savings were most frequently reported by the aged. The failure of some families to report Army Reserve pay and disability pensions probably causes a serious flaw in the Survey information on these families, but this number is not likely to be large.

The net effect of these qualifications is undoubtedly that income has been slightly under-reported, but though the list of possible sources of errors looks long, it contains items which are not of great significance, and it is extremely difficult to believe that the tables would appear at all strikingly different even if the fullest possible information were available.

The assumptions upon which the tabulation has been done have been explained in detail. The assumption that family incomes are pooled is a most artificial one in a family where there are several earners. It is true where there is only a single earner and no other source of income, and there are more families of this type than of any other. The effect of this assumption where it has to be made is to render the calculated standard of living too high. It is, therefore, offset more or less by the tendency for incomes to be reported too low.

The estimates of income are based upon a single week. Had it been possible to extend the period it is likely that irregular employment would have reduced the incomes. The bulk of the families were visited in the summer, and unemployment tends to be higher in the winter. Here is another factor that tends to offset incomes that are under-reported.

The standard of needs as used in the Survey is a standard of measurement. It is not put forward as a description of how people should spend their incomes, still less of how they do spend them. It deliberately omits allowances on household repairs, furniture, life assurances and a number of other things which most families have to undertake. Since it is merely a standard of measurement it must not be regarded as one of the assumptions of the Survey method.

It may be recalled, too, that the Survey does not attempt to measure low or high standards of living which are due to wise or unwise expenditure. The poverty measured is *primary* poverty due to lack of income, and not *secondary* poverty due to maladministration of income. The tables only show the former. If the latter had also been measured the proportion of families below the standard would have been higher, though not perhaps as much higher as many readers would suppose.

The question of the representativeness of the sample remains. There is little doubt about the answer to it. The sample is large and a random one. It would be surprising if it did not furnish good estimates for the whole of the working classes. Sometimes we can test it by comparing figures derived from it with others. No test that has been made throws any serious doubt upon the generally representative character of the sample. There are certain well-recognised precautions that have to be taken in interpreting the results drawn from sample data. If these are observed there is no reason to distrust their reliability.

To sum up this discussion of the reliability of the information, the conclusion is that while there are a number of factors which render the results of this sort of inquiry imperfect, some of them work one way and some the other. It is reasonable to assume that much error cancels itself out. The residue that remains is not thought to be serious. On the whole it is believed that at low standards the percentages are if anything on the low side, income being under-reported less frequently than irregular employment is taken into account.

In this connection it is of interest to recall that the London Survey made two independent estimates of poverty in London by two entirely different methods. One was made by a mass interview, *i.e.*, by going through lists of schoolchildren with the school-attendance officers, and the other was made by the random sample method. The two estimates were remarkably close. The real proof, however, of the value of these results is their internal coherence. In the author's judgement the information may be accepted as reliable.